

Information to identify the case:

Debtor 1	John K Thomas		Social Security number or ITIN xxx-xx-7093
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	First Name Middle Name Last Name		Social Security number or ITIN _____
	First Name	Middle Name	Last Name
United States Bankruptcy Court	District of New Jersey		
Case number:	18-34436-ABA		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

John K Thomas

3/8/22

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
John K Thomas
Debtor

Case No. 18-34436-ABA
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Mar 08, 2022

Form ID: 3180W

Total Noticed: 30

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 10, 2022:

Recip ID	Recipient Name and Address
db	+ John K Thomas, 2 Madison Avenue, Northfield, NJ 08225-1070
cr	+ Nationstar Mortgage LLC d/b/a Mr. Cooper, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517919132	+ Apex Asset Management, 2501 Oregon Pike, Suite 102, Lancaster, PA 17601-4890
517919133	+ Atlanticare Regional Medical Center, 76 West Jimmie Leeds Road, Galloway, NJ 08205-9411
517919137	+ Management Services Inc, PO Box 1099, Langhorne, PA 19047-6099
517919138	+ Merchants Credit Guide, 223 W Jackson Blvd, Suite 900, Chicago, IL 60606-6912
517919139	+ Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517985462	+ NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box 619096, Dallas TX 75261-9096
517919140	+ NCB Management Services Inc, PO Box 1099, Langhorne, PA 19047-6099
517924069	+ Nationstar Mortgage LLC, RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 08 2022 20:42:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Mar 08 2022 20:42:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2022 20:41:00	PNC BANK, N.A., 3232 NEWMARK DRIVE, MIAMISBURG, OH 45342
518028836	Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2022 20:43:49	Ashley Funding Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517919134	+ EDI: CAPITALONE.COM	Mar 09 2022 01:43:00	Capital One/Bass Pro, PO Box 30281, Salt Lake City, UT 84130-0281
518036661	+ EDI: CITICORP.COM	Mar 09 2022 01:43:00	Citibank, N.A., Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432
517919135	+ EDI: CITICORP.COM	Mar 09 2022 01:43:00	Citicards CBNA, PO Box 6241, Sioux Falls, SD 57117-6241
517919136	EDI: DISCOVER.COM	Mar 09 2022 01:43:00	Discover Financial Services, PO Box 15316, Wilmington, DE 19850
517927942	EDI: DISCOVER.COM	Mar 09 2022 01:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
518027835	Email/PDF: resurgentbknotifications@resurgent.com	Mar 08 2022 20:43:49	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
517919139	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 08 2022 20:41:00	Mr. Cooper, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620
517985462	+ Email/Text: nsm_bk_notices@mrcopper.com	Mar 08 2022 20:41:00	NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER, ATTN: Bankruptcy Dept, PO Box

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517976379	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2022 20:41:00	619096, Dallas TX 75261-9096
517919141	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2022 20:41:00	PNC BANK , NATIONAL ASSOCIATION, PO BOX 94982, CLEVELAND OH 44101
517919142	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2022 20:41:00	PNC Bank, ATTN: Managing Corporate Officer, 2730 Liverty Ave, Pittsburgh, PA 15222-4704
518030905	Email/Text: Bankruptcy.Notices@pnc.com	Mar 08 2022 20:41:00	PNC Bank, PO Box 1820, Dayton, OH 45401-1820
518038128	EDI: PRA.COM	Mar 09 2022 01:43:00	Portfolio Recovery Associates, LLC, c/o Lowe's, POB 41067, Norfolk VA 23541
517919143	+ EDI: RMSC.COM	Mar 09 2022 01:43:00	SYNCB/Lowes, PO Box 965005, Orlando, FL 32896-5005
517921051	+ EDI: RMSC.COM	Mar 09 2022 01:43:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517919144	EDI: CITICORP.COM	Mar 09 2022 01:43:00	The Home Depot/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497
518019774	+ EDI: AIS.COM	Mar 09 2022 01:43:00	Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517919145	+ EDI: CITICORP.COM	Mar 09 2022 01:43:00	Wawa/CBNA, PO Box 6497, Sioux Falls, SD 57117-6497

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 10, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 8, 2022 at the address(es) listed below:

Name	Email Address
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Chad M. Sherwood	on behalf of Debtor John K Thomas chad@sherwoodlegal.com
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Christian Del Toro	on behalf of Creditor PNC BANK N.A. cdeltoro@martonelaw.com, bky@martonelaw.com
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Denise E. Carlon	
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on behalf of Creditor PNC BANK N.A. dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Frank J Martone

on behalf of Creditor PNC BANK N.A. bky@martonelaw.com

Harold N. Kaplan

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper hkaplan@rasnj.com informationathnk@aol.com

Isabel C. Balboa

ecfmail@standingtrustee.com summarymail@standingtrustee.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Kevin Gordon McDonald

on behalf of Creditor PNC BANK NATIONAL ASSOCIATION kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Sindi Mncina

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.EDF@usdoj.gov

TOTAL: 10